

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Case No. 21-21820 JAD
)	
Lacy F. Richardson &)	Chapter 13
Regina L. Richardson,)	
)	
Debtors)	Doc. # 21
)	
Lacy F. Richardson &)	
Regina L. Richardson,)	
)	
Movants,)	
)	
v.)	
)	
Specialized Loan Servicing &)	
Ronda J. Winnecour, Trustee,)	
)	
Respondents.)	

LOSS MITIGATION ORDER

A *Motion for Loss Mitigation* was filed by *Lacy F. Richardson and Regina L. Richardson* on September 10, 2021. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 27th day of September, 2021, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's **Loss Mitigation Program (LMP)** as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtors: Lacy F. Richardson and Regina L. Richardson

Creditor: Specialized Loan Servicing

(2) **During the Loss Mitigation Period**, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$788.40 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) **Within fourteen (14) days from the entry of this Order**, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) **Within seven (7) days from the entry of this Order** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

(5) **Within fourteen (14) days of the debtor's submission of the Core LMP Package**, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.


(6) **Within sixty (60) days from the entry of this Order**, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) *Ninety (90) days from the entry of this Order*, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) *Within seven (7) days of the termination of the Loss Mitigation Period*, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtors shall *immediately* serve a copy of this Order on Creditor and file a certificate of service evidencing same.

FILED
9/27/21 12:19 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP


jsf
United States Bankruptcy Judge
Jeffery A. Deller

In re:
Lacy F. Richardson
Regina L. Richardson
Debtors

Case No. 21-21820-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 27, 2021

User: dkam
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Lacy F. Richardson, Regina L. Richardson, 1501 Library Street, McKeesport, PA 15132-4716

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

Name	Email Address
Dennis J. Spyra	on behalf of Joint Debtor Regina L. Richardson attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Dennis J. Spyra	on behalf of Debtor Lacy F. Richardson attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-SPS2 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: dkam

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 1

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7